

In the Specification:

On page 3, lines 12-21, amend the paragraph as follows.

The third-party database 28 may be any database which tracks financial transactions of buyers 32, 34 and which accepts customer search profiles from vendors 12, 14. The third-party database may be the third-party payment scheduler described in U.S. Patent Application No. 09/195,467, filed 11/28/98 by the inventor of the instant application or the tax record database of U.S. Patent Application No. 09/679,083, filed 10/4/00 by the inventor of the instant application (both incorporated herein by reference). For example, the third party database may determine a tax due on any previous purchases made by customers based upon receipt of a buyer's identifier, sellers identifier, product identifier, a sales price and geographic locations of buyer and seller. Alternatively, the database may be a financial institution acting as a clearinghouse for transactions under a variety of different formats (e.g., cash, credit, charge, promise, debit, etc.).